5

10

15

## ABSTRACT OF THE DISCLOSURE

A slider comprises a substrate, a thin-film magnetic head element, an insulating portion, and a medium facing layer. substrate has a first surface facing toward a recording medium and a second surface meeting this first surface. The first surface is located farther from the recording medium than an air bearing surface. The thin-film magnetic head element is located near the second surface of the substrate and near the air bearing surface. The insulating portion surrounds the thin-film magnetic head element and has a surface constituting a part of the air bearing surface. The medium facing layer is adjacent to the first surface of the substrate and has a surface constituting another part of the air bearing surface. The substrate has a hardness greater than that of the insulating portion. As the substrate and the medium facing layer are compared in hardness, the medium facing layer has a hardness closer to that of the insulating portion.